

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE:**

Ronald E. Orlowski	:	Case No. 13-10078-TPA
Susan M. Orlowski	:	Chapter: 13
<i>Debtor(s)</i>	:	
Seterus, Inc. as the authorized subservicer for	:	
FNMA	:	
<i>Movant,</i>	:	Related to Claim No. 11
v.	:	
Ronald E. Orlowski	:	
Susan M. Orlowski	:	
Ronda J. Winnecour, Esq., Trustee	:	
<i>Respondent.</i>	:	

## **ORDER**

**AND NOW**, this **18th day of April, 2017**, upon consideration of the **NOTICE OF MORTGAGE PAYMENT CHANGE** filed by **Seterus, Inc. as the authorized subservicer for FNMA** at Claim No. 11 in the above-captioned bankruptcy case,

It is hereby **ORDERED** that ***on or before twenty-one (21) days from the date the Notice of Mortgage Payment Change*** was docketed, the Debtor(s) or Debtor(s)' Counsel shall file, either:

- (1) an ***AMENDED CHAPTER 13 PLAN***;
- (2) a ***DECLARATION*** that the existing Chapter 13 Plan is sufficient to fund the Plan with the modified debt; or
- (3) an ***OBJECTION*** to the *Notice of Mortgage Payment Change* as stated, and shall self-schedule a hearing on the matter pursuant to the Court's procedures.

***The failure to timely file an Objection shall result in the allowance of the payment change without further order, notice or hearing.*** HOWEVER, no payment change will be implemented by the Chapter 13 Trustee until such time as the Debtor(s) or Debtor(s)' Counsel files an Amended Chapter 13 Plan or Declaration, whichever is applicable as required by this Order.

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

In re:  
 Ronald E. Orlowski  
 Susan M. Orlowski  
 Debtors

Case No. 13-10078-TPA  
 Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: mgut  
 Form ID: 237

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Apr 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2017.

db/jdb +Ronald E. Orlowski, Susan M. Orlowski, 11013 Morgan Road, Wattsburg, PA 16442-9133

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 20, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Nationstar Mortgage LLC agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
 Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
 Daniel P. Foster on behalf of Joint Debtor Susan M. Orlowski dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
 Daniel P. Foster on behalf of Plaintiff Ronald E. Orlowski dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
 Daniel P. Foster on behalf of Debtor Ronald E. Orlowski dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
 Daniel P. Foster on behalf of Plaintiff Susan M. Orlowski dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
 James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmllawgroup.com  
 James A. Prostko on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com, james.prostko@phelanhallinan.com  
 Jay B. Jones on behalf of Creditor BAC Home Loan Servicing, LP pawb@fedphe.com  
 Jeniece D. Davis on behalf of Creditor Federal National Mortgage Association jeniece@mvrlegal.com, bonnie@mvrlegal.com  
 Joseph P. Schalk on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com, joseph.schalk@phelanhallinan.com  
 Mario J. Hanyon on behalf of Creditor Nationstar Mortgage LLC pawb@fedphe.com  
 Matthew Christian Waldt on behalf of Creditor Wells Fargo Bank, National Association Successor by Merger to Wells Fargo Bank Minnesota, As Trustee for Delta Funding Corporation, Home Equity Loan Asset-Backed Certificates, Series 2000-4 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Robert P. Wendt on behalf of Creditor Bank of America, N.A. pawb@fedphe.com  
 Ronda J. Winnecour cmecf@chapter13trusteeewda.com  
 Tina M. Fryling on behalf of Joint Debtor Susan M. Orlowski tinafryling@gmail.com, tfryling@mercyhurst.edu  
 Tina M. Fryling on behalf of Debtor Ronald E. Orlowski tinafryling@gmail.com, tfryling@mercyhurst.edu  
 William E. Craig on behalf of Creditor Credit Acceptance Corporation mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com;mazlett@mortoncraig.com

TOTAL: 19